

METHOD AND SYSTEM FOR AUTHORIZING AND CERTIFYING
ELECTRONIC DATA TRANSFERS

ABSTRACT

[0075] The present invention provides a method and system for creating non-
5 repudiated digital receipts and electronic signatures for electronic transactions. More
specifically, the present invention provides a method, computer program and system
for authorizing an electronic data transfer. An authentication request containing a
digital certificate is received from a requesting device via a communication link. The
present invention then determines whether the digital certificate is valid, and creates
10 an authentication response denying the authentication request when the digital
certificate is not valid, or approving the authentication request when the digital
certificate is valid. The authentication response is then sent to the requesting device
via the communication link, and information about the electronic data transfer, the
digital certificate and at least a portion of the authentication response are stored.